

Buying a Vehicle

A Guide to Missouri
Title and Registration



The Missouri Department of Revenue prepared this guide to assist residents with titling and registration requirements upon the purchase of a motor vehicle. To operate a vehicle on the roadways of Missouri, residents must title, pay sales tax, and register their vehicle. Registration is commonly referred to as license plates.

Requirements

The requirements are different for new and used vehicles purchased in Missouri and outside Missouri. The following is a description of the requirements for these situations.

Vehicles Purchased in Missouri

New Vehicle Purchased in Missouri – The buyer receives a title application and an assigned Manufacturer's Statement of Origin from the dealer where the vehicle was purchased. The Manufacturer's Statement of Origin indicates the vehicle is new and has never been registered. The buyer and the dealer must complete the odometer disclosure portion on the back of the Manufacturer's Statement of Origin.

Used Vehicle Purchased in Missouri – The buyer **must** receive a properly assigned title from the seller that proves a transfer in ownership occurred. If the buyer purchased the used vehicle from a dealer, the buyer may also receive a completed title application. A proper odometer disclosure on the back of the title is required on vehicles that are less than 10 years old. If the title assigned to the buyer is an out-of-state title, the buyer must obtain an identification number and odometer inspection completed by an authorized Missouri inspection station. Please refer to page 3 for further explanation about assigning a title.

Vehicles Purchased Out-of-State

New Vehicle Purchased Out-of-State – The buyer must receive the dealer's invoice or a bill of sale, and assigned Manufacturer's Statement of Origin from the out-of-state dealer. The buyer and the dealer must complete the odometer disclosure portion on the back of the Manufacturer's Statement of Origin.

Used Vehicle Purchased Out-of-State – A buyer must receive either a properly assigned title from the seller or a reassigned title from the dealer. If the state does not require a title, you must obtain a bill of sale. The bill of sale must include the buyer's and seller's names, addresses, signatures; and the purchase date, purchase price, year, make, and vehicle identification number of the vehicle being sold. A proper odometer disclosure is required on vehicles less than 10 years old. If the title assigned to the buyer is an out-of-state title, the buyer must obtain an identification number and odometer inspection completed by an authorized Missouri inspection station. Please refer to page 3 for further explanation on assigning a title.



For All Vehicle Purchases, Whether Purchased in Missouri or Out-of-State:

Properly Assigned Titles

- ☒ Purchaser's name and address;
- ☒ Sale price of vehicle;
- ☒ Name of any lienholder, if applicable;
- ☒ Purchaser's printed name and signature, if applicable;
- ☒ Odometer reading, if applicable;
- ☒ Date of the sale; and
- ☒ Signature and printed name of all sellers.

Odometer Readings

When a person buys or sells a vehicle that is less than 10 years old, the seller must write the mileage reading on the title assignment. If the vehicle is new, the odometer reading must be on the Manufacturer's Statement of Origin. Both the buyer and the seller must print and sign their names verifying the mileage. When the certificate of title does not contain space for the proper odometer information, a separate Odometer Disclosure Statement ([Form 3019](#)) may be required.

Title Penalty

Missouri law requires owners to apply for title within 30 days of purchasing a vehicle. If an application for title is not made by the owner in this time frame, a delinquent penalty fee of \$25 for each 30 days of delinquency, not to exceed a total of \$200, may be imposed.

Temporary Permit

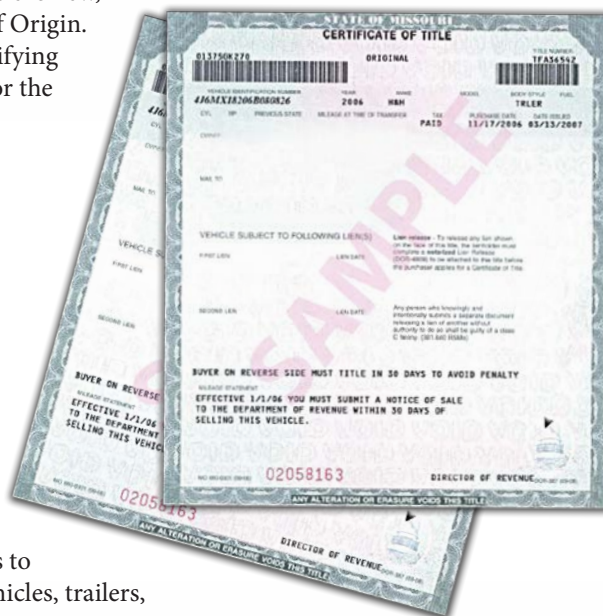
Upon purchase of a newly acquired motor vehicle, trailer, motorcycle, or motortricycle, the buyer may purchase a temporary permit from the dealer to operate the vehicle when no plates are available for transfer. Missouri dealers can sell temporary permits to out-of-state resident buyers only if they are purchasing motor vehicles, trailers, motorcycles, or motortricycles from their dealership.

- Temporary permits may be issued for a period of 30 days from the purchase date.
- Temporary permits may be issued for a period of 90 days from the purchase date by qualified dealers when specific sale conditions apply.
- Temporary permits may not be purchased and are no longer valid once application for title has been made.
- Temporary permits may not be purchased for junk vehicles.
- Only one temporary permit may be purchased per vehicle.

To Obtain a Temporary Permit from any Missouri License Office:

- Bring one of the following ownership documents:
 - The Certificate of Title, properly signed by the seller and the buyer, or Manufacturer's Statement of Origin;
 - Bill of Sale ([Form 1957](#));
 - Notice of Sale ([Form 5049](#)); or
 - An Application for Missouri Title and License ([Form 108](#)) signed by the dealer.
- Bring a safety inspection, not more than 60 days old, unless:
 - The vehicle is less than five years old;
 - The buyer is a resident of a state other than Missouri; or
 - The buyer is obtaining a temporary permit for a trailer.
- Bring a current and legible insurance identification card, which includes an original, copy, or electronic version. Other proof of financial responsibility may also be accepted. This requirement does not apply to trailers.
- Payment of a permit fee of up to \$5 plus a \$3.50 processing fee.

The temporary permit must be securely placed on the rear of the vehicle, trailer, motorcycle, or motortricycle consistent with the placement of regular license plates so it is visible and not obscured in any way.



Transferring License Plates

Credit of registration is available for many types of vehicle-to-vehicle registration transfers. In limited situations, the actual license plates may also be transferred to the new vehicle without having to obtain new license plates.

NOTE: When there is a complete change of ownership, the seller's license plates cannot be transferred to, or used by, the buyer.

When transferring license plates from an old vehicle to a newly purchased vehicle, buyers should bring the following items to any Missouri license office:

- The Certificate of Title that properly assigns ownership to buyer or Manufacturer's Statement of Origin;
- A signed Application for Missouri Title and License ([Form 108](#));
- A safety inspection not more than 60 days old, if applicable, unless the vehicle is less than five years old;
- A current and legible insurance identification card, which include an original, copy, or electronic version. Other proof of financial responsibility may also be accepted. This requirement does not apply to trailers.
- Unless providing a Manufacturer's Statement of Origin, an emissions inspection not more than 60 days old if the owner resides in St. Louis City or the following counties: Franklin, Jefferson, St. Charles, or St. Louis; and
- Additional documentation may be requested at the time of titling.

NOTE: The buyer may be required to submit a separate identification number and odometer inspection if ownership of the motor vehicle was transferred to him or her on a title issued by another state or country.

Taxes and Fees:

- State sales tax of 4.225 percent, plus the buyer's local sales tax on the purchase price, less trade-in allowance, if any;
- \$8.50 title fee;
- \$2 transfer fee;
- If the buyer renews registration when transferring plates, registration fees will be based on either taxable horsepower or vehicle weight;
- Additional licensure fees for an increase in horsepower, if applicable;
- \$2.50 title processing fee;
- \$3.50 registration processing fee, for the transfer; and
- \$3.50 registration processing fee, for a one-year registration or \$7 registration processing fee for a two-year registration, if applicable.

NOTE: If a vehicle is purchased from an out-of-state dealer and the buyer has a trade-in, the buyer must present proof of the trade-in to receive a tax credit when he or she titles the vehicle in Missouri. This proof may be in the form of:

- A copy of the front and back of the title assigned from the owner to the dealer for the trade-in vehicle; or
- If the title is held by the lienholder or a duplicate title is needed, a copy of the Secure Power of Attorney for the trade-in vehicle.

The amount allowed for the trade-in should either be recorded on the title assignment, if a space is provided, or on the dealer invoice.

If the buyer is unsure what transfer options he or she may have, please ask the clerk at any Missouri license office or contact the Department by e-mail at mvbmail@dor.mo.gov.



Buying New License Plates

To purchase new license plates for a vehicle, bring the following items to any Missouri license office:

- ☒ The Certificate of Title that properly assigns ownership to buyer or Manufacturer's Statement of Origin;
- ☒ A signed Application for Missouri Title and License ([Form 108](#));
- ☒ An original, or a copy, of the paid personal property tax receipt or a statement of non-assessment from the owner's county of residence, or the city of St. Louis, for the previous year;
- ☒ A safety inspection not more than 60 days old, if applicable, unless the vehicle is less than five years old;
- ☒ A current and legible insurance identification card, which includes an original, copy, or electronic version.
Other proof of financial responsibility may also be accepted. This requirement does not apply to trailers;
- ☒ Unless providing a Manufacturer's Statement of Origin, an emissions inspection not more than 60 days old if the owner resides in St. Louis City or the following counties: Franklin, Jefferson, St. Charles, or St. Louis; and
- ☒ Additional documentation may be requested at the time of titling.

NOTE: Owners may be required to submit a separate identification number and odometer inspection if ownership of the motor vehicle was transferred to them on a title issued by another state or country.

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NOTE: If a buyer purchased a vehicle from an out-of-state dealer and the buyer had a trade-in, the buyer must present proof of the trade-in to receive a tax credit when he or she titles the vehicle in Missouri. This proof may be in the form of:

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Payment Options

The license offices and Department of Revenue's Central Office in Jefferson City accepts cash, personal checks, cashier's checks, money orders, debit cards, and Discover, American Express, VISA, and Master Card credit cards. Personal checks must be made payable to the Missouri Department of Revenue and preprinted with the check writer's name, address, bank code, and account number. Personal checks must also include the following information regarding the check writer:

- ☒ Driver license or nondriver license number;
- ☒ Date of birth; and
- ☒ Daytime phone number.

The Missouri Department of Revenue may electronically resubmit checks returned for insufficient or uncollected funds.

Credit and Debit Card Transactions – The “convenience fee” charged by credit and debit card vendors for transactions up to \$50 is \$1.25. For transactions over \$50, please see the table to the right.

| Transaction Amount | Convenience Fee |
|--------------------|-----------------|
| \$0.00 - \$50.00 | \$1.25 |
| \$50.01 - \$75.00 | \$1.75 |
| \$75.01 - \$100.00 | \$2.15 |
| \$100.01 and up | \$2.15% |

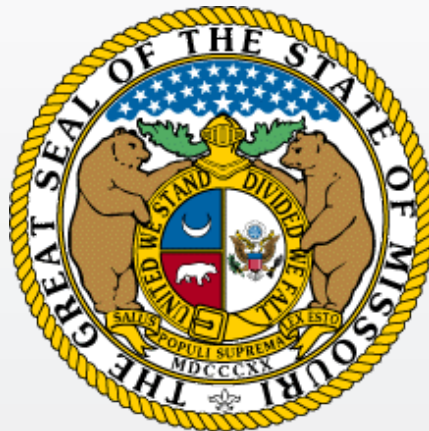
Don't Become a Victim of Curbstoning!

Curbstoning is the sale of used vehicles by unlicensed dealers who pretend to be private parties in order to evade regulation. Their customers often get saddled with damaged, dangerous, or uninsurable vehicles – by which time the curbstoner is long gone with their cash. Curbstoning is illegal in many states, yet defrauds thousands of unwary consumers every year.

To report a suspected curbstoning operation to the Department of Revenue, please submit a Complaint ([Form 4683](#)), which is available online at <http://dor.mo.gov>.

Renew License Plates Online

Current registered owners may be able to renew their registration online by visiting <http://plates.mo.gov>. If eligible for this convenient option, a Personal Identification Number, or PIN, will be printed on their renewal notice.



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